

It is appropriate that Wisconsin be able to maintain its own regulatory scheme regarding "no call lists". One of the major benefits of federalism is that states serve as laboratories for democracy, testing innovative ideas and setting their own standards. Banks doing business in Wisconsin are subject to Wisconsin law, and those laws inherently differ from the laws of other states. The public benefit of this good law to the public far outweighs the minor burden to a multibillion dollar bank that can afford to follow the rule.